

Information to identify the case:

Debtor 1 Lester S Fuller
First Name Middle Name Last Name
Debtor 2 Cynthia A Fuller
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-0628**
EIN ---
Social Security number or ITIN **xxx-xx-9622**
EIN ---

United States Bankruptcy Court **Eastern District of Virginia**

Case number: **11-30044-KLP**

Discharge of Joint Debtors

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Lester S Fuller
aka Lester Seymour Fuller

Cynthia A Fuller

March 8, 2016

For the William C. Redden
court: Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Lester S Fuller
 Cynthia A Fuller
 Debtors

Case No. 11-30044-KLP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-7

User: smithla
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 29

Date Rcvd: Mar 08, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 10, 2016.

db/jdb +Lester S Fuller, Cynthia A Fuller, 9701 Jefferson Davis Highway, Lot 90,
 Richmond, VA 23237-4644
 cr +CHASE HOME FINANCE LLC, C/O SHAPIRO & BURSON, 236 CLEARFIELD AVE, SUITE #215,
 VIRGINIA BEACH, VA 23462-1893
 10215776 +CHASE HOME FINANCE LLC, ATTN: OH4-7302, 3415 VISION DR, COLUMBUS, OH 43219-6009
 10171614 +Chase Mtg, 10790 Rancho Berna, San Diego, CA 92127-5705
 10171615 +Chela, Attn: Bankruptcy, Po Box 9500, Wilkes-Barre, PA 18773-9500
 10171618 +Citifinancial, 300 Saint Paul Pl, Baltimore, MD 21202-2120
 10171619 +City Ntl Bk, Attn: Bankruptcy, Po Box 785057, Orlando, FL 32878-5057
 10171624 +Liberty Medical Supply, PO Box 7247-0335, Philadelphia, PA 19170-0335

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

10171617 EDI: CITICORP.COM Mar 08 2016 22:58:00 Citibank Usa,
 Citicard Credit Svcs/Centralized Bankrup, Po Box 20507, Kansas City, MO 64195-0000
 10171616 EDI: HCA2.COM Mar 08 2016 22:58:00 Chippenham JW Med CTRS, P.O. Box 13620,
 Richmond, VA 23225-8620
 10179004 EDI: DISCOVER.COM Mar 08 2016 22:58:00 Discover Bank, Dfs Services LLC, PO Box 3025,
 New Albany, OH 43054-3025
 10171620 +EDI: DISCOVER.COM Mar 08 2016 22:58:00 Discover Fin, Po Box 6103,
 Carol Stream, IL 60197-6103
 10171621 E-mail/Text: jennie.raine@duke-energy.com Mar 09 2016 04:10:39 Duke Energy, PO Box 1090,
 Charlotte, NC 28201-1090
 10222058 +E-mail/Text: jennie.raine@duke-energy.com Mar 09 2016 04:10:39 Duke Energy Carolinas,
 P.O. Box 1245, DT01X BNKRPT, Charlotte, NC 28201-1245
 10171623 +E-mail/Text: bknotice@prgmail.com Mar 09 2016 04:09:37 Jon Barry & Associates,
 216 Lephillip Ct, Concord, NC 28025-2954
 12773086 +E-mail/Text: bankruptcies@memcu.com Mar 09 2016 04:09:44 Members Credit Union,
 2098 Frontis Plaza Blvd, Winston Salem, NC 27103-5779
 10171625 E-mail/Text: bankruptcies@memcu.com Mar 09 2016 04:09:44 Members Credit Union,
 P O Box 5297, Winston-Salem, NC 27113-5297
 10246977 +Fax: 407-737-5634 Mar 09 2016 03:17:15 Ocwen Loan Servicing, LLC,
 Attn: Bankruptcy Department, 1661 Worthington Rd, Suite 100,
 West Palm Beach, FL 33409-6493
 10171626 +E-mail/Text: bankruptcy@bbandt.com Mar 09 2016 04:09:11 Prime Rate/bb&t,
 4251 Fayetteville, Lumberton, NC 28358-2678
 10199591 EDI: DRIV.COM Mar 08 2016 22:58:00 SANTANDER CONSUMER USA, P.O. BOX 560284,
 DALLAS, TX 75356-0284
 10277625 +EDI: NAVIENTFKASMSERV.COM Mar 08 2016 22:58:00 Sallie Mae Ecfc, c/o Sallie Mae Inc.,
 220 Lasley Ave, Wilkes-Barre, PA 18706-1496
 10171627 +EDI: DRIV.COM Mar 08 2016 22:58:00 Santander Consumer Usa, Po Box 961245,
 Fort Worth, TX 76161-0244
 10224307 +E-mail/Text: dl-ral-collectionshelpdesk2@twcable.com Mar 09 2016 04:10:12 TIME WARNER CABLE,
 4200 PARAMONT PARKWAY, MORRISVILLE, NC 27560-8440
 10171628 +E-mail/Text: dl-ral-collectionshelpdesk2@twcable.com Mar 09 2016 04:10:12 TimeWarner Cable,
 1730 S. Cannon Blvd, Kannapolis, NC 28083-6104
 10368953 EDI: USBANKARS.COM Mar 08 2016 22:58:00 US Bank N.A., P.O. Box 5229,
 Cincinnati, OH 45201
 10171629 EDI: USBANKARS.COM Mar 08 2016 22:58:00 Us Bank, Po Box 5227, Cincinnati, OH 45201-0000
 10182586 EDI: WFFC.COM Mar 08 2016 22:58:00 Wells Fargo Financial Virginia Inc.,
 Bankruptcy Department - 3rd Floor, 13675 Technology Drive, Bldg C,
 Eden Prairie, MN 55344-2252
 10171630 +EDI: WFFC.COM Mar 08 2016 22:58:00 Wffinancial, Po Box 7648, Boise, ID 83707-1648
 10380883 EDI: ECAST.COM Mar 08 2016 22:58:00 eCAST Settlement Corporation assignee of,
 CitiFinancial Inc, POB 29262, New York NY 10087-9262

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr HSBC Bank USA, N.A., as Indenture Trustee for the
 10190665 SANTANDER CONSUMER USA, 8585 N. Stemmons Frwy, Ste 1100 N
 10171622 ##+Jennie Hopper, 124 Salem Church Rd, Lincolnton, NC 28092
 10204006 ##+The Debt Law Group, PLLC, P.O. Box 5928, Glen Allen, VA 23058-5928

TOTALS: 2, * 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0422-7

User: smithla
Form ID: 3180W

Page 2 of 2
Total Noticed: 29

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 10, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 8, 2016 at the address(es) listed below:

Cheran Denise Cordell on behalf of Creditor CHASE HOME FINANCE LLC vabecf@logs.com,
vabecf@logs.com
Richard James Oulton on behalf of Joint Debtor Cynthia A Fuller 2debtlawgroup@gmail.com,
thedebtlawgroupmail@gmail.com;DLGHearings@gmail.com;jkrumbein@krumbeinlaw.com
Richard James Oulton on behalf of Debtor Lester S Fuller 2debtlawgroup@gmail.com,
thedebtlawgroupmail@gmail.com;DLGHearings@gmail.com;jkrumbein@krumbeinlaw.com
Suzanne E. Wade ecfsummary@ch13ricva.com, trustee@ch13ricva.com

TOTAL: 4